

FARMERS ENTERPRISES, INC.

	CPP Disbursement Date 06/19/2009	RSSD (Holding Company) 1055155	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$673	\$666	-1.1%		
Loans	\$324	\$300	-7.4%		
Construction & development	\$42	\$22	-47.7%		
Closed-end 1-4 family residential	\$69	\$73	5.2%		
Home equity	\$2	\$2	20.2%		
Credit card	\$0	\$0			
Other consumer	\$4	\$4	15.3%		
Commercial & Industrial	\$35	\$26	-26.7%		
Commercial real estate	\$70	\$68	-2.2%		
Unused commitments	\$41	\$37	-10.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$134	\$118	-12.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$150	\$181	20.7%		
Cash & balances due	\$30	\$23	-23.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$184	\$368	100.3%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$173	\$364	110.6%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$603	\$597	-1.1%		
Deposits	\$469	\$475	1.2%		
Total other borrowings	\$130	\$117	-9.9%		
FHLB advances	\$120	\$113	-5.9%		
Equity					
Equity capital at quarter end	\$70	\$69	-1.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$12	\$5	NA		
Performance Ratios					
Tier 1 leverage ratio	10.1%	10.5%	--		
Tier 1 risk based capital ratio	14.2%	15.7%	--		
Total risk based capital ratio	15.5%	17.0%	--		
Return on equity ¹	11.9%	8.0%	--		
Return on assets ¹	1.2%	0.9%	--		
Net interest margin ¹	3.1%	2.9%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	54.6%	54.7%	--		
Loss provision to net charge-offs (qtr)	25.1%	64.4%	--		
Net charge-offs to average loans and leases ¹	5.3%	3.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	20.9%	48.4%	7.4%	7.2%	--
Closed-end 1-4 family residential	3.0%	1.3%	0.5%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.5%	0.1%	0.3%	--
Commercial & Industrial	0.4%	1.0%	1.1%	0.9%	--
Commercial real estate	2.3%	2.9%	0.3%	1.4%	--
Total loans	4.2%	5.1%	1.3%	1.0%	--